## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108

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U.S. Bank Trust National Association, not in ites individual capacity but solely as Delaware Trustee and U.S. Bank National Association, not in its individual capacity but solely as co-trustee for government loan securitization trust 2011-FV1 at C/O Wells Fargo Bank, N.A.

In Re:

Alexander A. Norman, Leigh A. Stewart

Debtors.

Order Filed on July 29, 2019 by

Order Filed on July 29, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 18-19753 JKS

Adv. No.:

Hearing Date: 8/8/19 @ 10:00 a.m..

Judge: John K. Sherwood

# ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.** 

**DATED: July 29, 2019** 

Honorable John K. Sherwood United States Bankruptcy Court

### (Page 2)

Debtors: Alexander A. Norman, Leigh A. Stewart

Case No: 18-19753 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank Trust National Association, not in ites individual capacity but solely as Delaware Trustee and U.S. Bank National Association, not in its individual capacity but solely as co-trustee for government loan securitization trust 2011-FV1 at C/O Wells Fargo Bank, N.A., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 19 Lyons # 205, Newark, NJ 07112, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Paul Gauer, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 18, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2018 through July 2019 for a total post-petition default of \$5,436.63 (9 @ \$672.17, \$612.90 less suspense); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$5,436.63 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

## Case 18-19753-JKS Doc 85 Filed 07/31/19 Entered 08/01/19 00:31:15 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Alexander A Norman
Leigh A Stewart
Debtors

Case No. 18-19753-JKS Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Jul 29, 2019 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2019.

db/jdb +Alexander A Norman, Leigh A Stewart, 43 Laurel Avenue, East Orange, NJ 07017-2113

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2019 at the address(es) listed below:

Brian E Caine on behalf of Creditor U.S. Bank Trust National Association, et al bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

Denise E. Carlon on behalf of Creditor U.S. Bank Trust National Association, not in ites individual capacity but solely as Delaware Trustee and U.S. Bank National Association, not in

its individual capacity but solely as co-trustee for gov dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elysa D Bergenfeld on behalf of Creditor 19 Lyons Avenue Towers Condominium Association, Inc. edb@ansellgrimm.com

Harold N. Kaplan on behalf of Creditor CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST hkaplan@rasnj.com, informationathnk@aol.com

Laura M. Egerman on behalf of Creditor CITIBANK, N.A., AS TRUSTEE FOR CMLTI ASSET TRUST bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com

Linda S. Fossi on behalf of Creditor US Bank Cust for PC 4 Firstrust Bank lfossi@zeitzlawfirm.com,

gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS DELAWARE TRUSTEE AND U.S. BANK NATIONAL ASSOCIATION ET.AL. nj.bkecf@fedphe.com

Paul Gauer on behalf of Debtor Alexander A Norman gauerlaw@aol.com

Paul Gauer on behalf of Joint Debtor Leigh A Stewart gauerlaw@aol.com

Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, et al rsolarz@kmllawgroup.com

Steven P. Kelly on behalf of Creditor U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13